CLAIMS

What is claimed is:

1. A method for conducting a transaction over a network, the network including a first system and a second system, the method comprising the steps of:

a) initiating a transaction;

b) comparing a value of the first system with a value of the second system; and

c) continuing the transaction based on the comparison.

2. The method of claim 1 wherein the first system comprises a client system and the second system comprises a server system.

3. The method of claim 2 wherein the value of the client system is in a persistent client-side data file.

4. The method of claim 3 wherein the persistent client-side data file comprises a cookie.

5. The method of claim 4 wherein step b) further comprises:

b1) allowing the server system to compare the value in the cookie with the value in the server system.

6. The method of claim 5 wherein if the value in the cookie does not match the value in

the server system, step c) further comprises:

c1) generating an encryption key;

c2) storing a portion of the encryption key in the cookie; and

c3) storing the entire encryption key on the server system.

7. The method of claim 6 wherein step c) further comprises:

c4) allowing the server system to transfer encrypted information to the client system; and

c5) allowing the server system to transfer a remaining portion of the encryption key to the client system whereby the encryption key is capable of being utilized by the client system to decrypt the encrypted information.

8. The method of claim 7 wherein step c5) is performed in response to a payment transaction from the client system to the server system.

9. The method of claim 5 wherein if the value in the cookie does match the value in the server system, step c) further comprises:

c1) allowing the server system to transfer encrypted information to the client system; and

c2) allowing the server system to transfer a remaining portion of the encryption key to the client system whereby the encryption key is capable of being utilized by the client system to decrypt the encrypted information.

10. The method of claim 9 wherein step c2) is performed in response to a payment transaction from the client system to the server system.

11. A system for conducting a transaction over a network, the network including a first system and a second system, the system comprising:

means for initiating a transaction;

means for comparing a value of the first system with a value of the second system; and

means for continuing the transaction based on the comparison.

12. The system of claim 11 wherein the first system comprises a client system and the second system comprises a server system.

13. The system of claim 12 wherein the value of the client system is in a persistent client-side data file.

14. The system of claim 13 wherein the persistent client-side data file comprises a cookie.

15. The system of claim 14 wherein the means for comparing further comprises:

means for allowing the server system to compare the value in the cookie with the value in the server system.

16. The system of claim 15 wherein if the value in the cookie does not match the value in the server system, the means for continuing the transaction further comprises:

means for generating an encryption key;

means for storing a portion of the encryption key in the cookie; and

means for storing the entire encryption key on the server system.

17. The system of claim 16 wherein the means for continuing the transaction further comprises:

means for allowing the server system to transfer encrypted information to the client system; and

means for allowing the server system to transfer a remaining portion of the encryption key to the client system whereby the encryption key is capable of being utilized by the client system to decrypt the encrypted information.

18. The system of claim 17 wherein the means for allowing the server system to transfer a remaining portion of the encryption key is performed in response to a payment transaction from the client system to the server system.

19. The system of claim 15 wherein if the value in the cookie does match the value in the server system, the means for continuing the transaction further comprises:

means for allowing the server system to transfer encrypted information to the client system; and

means for allowing the server system to transfer a remaining portion of the

encryption key to the client system whereby the encryption key is capable of being utilized by the client system to decrypt the encrypted information.

20. The system of claim 19 wherein the means for allowing the server system to transfer a remaining portion of the encryption key is performed in response to a payment transaction from the client system to the server system.

21. A computer readable medium containing program instructions for conducting a transaction over a network, the network including a first system and a second system, the program instructions comprising the steps of:

a) initiating a transaction;

b) comparing a value of the first system with a value of the second system; and

c) continuing the transaction based on the comparison.

22. The computer readable medium of claim 21 wherein the first system comprises a client system and the second system comprises a server system.

23. The computer readable medium of claim 22 wherein the value of the client system is in a persistent client-side data file.

24. The computer readable medium of claim 23 wherein the persistent client-side data file comprises a cookie.

25. The computer readable medium of claim 24 wherein step b) further comprises:

b1) allowing the server system to compare the value in the cookie with the value in the server system.

26. The computer readable medium of claim 25 wherein if the value in the cookie does not match the value in the server system, step c) further comprises:

c1) generating an encryption key;

c2) storing a portion of the encryption key in the cookie; and

c3) storing the entire encryption key on the server system.

27. The computer readable medium of claim 26 wherein step c) further comprises:

c4) allowing the server system to transfer encrypted information to the client system; and

c5) allowing the server system to transfer a remaining portion of the encryption key to the client system whereby the encryption key is capable of being utilized by the client system to decrypt the encrypted information.

28. The computer readable medium of claim 27 wherein step c5) is performed in response to a payment transaction from the client system to the server system.

29. The computer readable medium of claim 25 wherein if the value in the cookie does match the value in the server system, step c) further comprises:

c1) allowing the server system to transfer encrypted information to the client

system; and

c2) allowing the server system to transfer a remaining portion of the encryption key to the client system whereby the encryption key is capable of being utilized by the client system to decrypt the encrypted information.

30. The computer readable medium of claim 29 wherein step c2) is performed in response to a payment transaction from the client system to the server system.